

Exhibit 3

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

In re:

RESIDENTIAL CAPITAL, LLC, et al.,

Debtors.

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Case No. 12-12020 (MG)

Chapter 11

Jointly Administered

**DECLARATION OF P. JOSEPH MORROW IV IN SUPPORT OF DEBTORS'
THIRTY-FIRST OMNIBUS OBJECTION TO CLAIMS (LATE-FILED
BORROWER CLAIMS) WITH RESPECT TO CLAIM NOS. 6855 AND 6856
FILED BY PAUL ANTHONY CORRADO AND CLAIM NO. 6843
FILED BY KENNETH RUSSO, JR. AND RAYIETTA HILL**

I, P. Joseph Morrow IV, depose and say under the penalty of perjury:

1. I am a Director of Corporate Restructuring Services, employed by Kurtzman Carson Consultants LLC ("KCC"), the claims and noticing agent retained by Residential Capital, LLC, *et al.*, (collectively with its affiliated debtors and debtors in possession, the "Debtors") in the above-captioned Chapter 11 cases, pursuant to the *Order Authorizing Retention and Appointment of Kurtzman Carson Consultants LLC as Claims and Noticing Agent Under 28 U.S.C. § 156(c), 11 U.S.C. § 105(a), S.D.N.Y. LBR 5075-1 and General Order M-409 and Granting Related Relief* [Docket No. 96] entered by this Court on May 16, 2012, and the *Order Pursuant to 11 U.S.C. § 327(a) and Fed. R. Bankr. P. 2014 Authorizing the Employment and Retention of Kurtzman Carson Consultants LLC as Administrative Agent, Nunc Pro Tunc to the Petition Date* [Docket No. 798] entered by this Court on July 17, 2012.

2. I am authorized to submit this declaration (the "Declaration") in support of the *Debtors' Thirty-First Omnibus Objection to Claims (Late-Filed Borrower Claims)* [Docket

No. 4902] (the “Objection”),¹ with respect to the statement filed by Paul Anthony Corrado [Docket No. 5200] relating to Claim Nos. 6855 and 6856 and the response filed by Kenneth Russo, Jr. and Rayietta Hill [Docket No. 5232] relating to Claim No. 6843 (together, the “Responses”).

3. All facts set forth in this Declaration are based upon information learned from my review of relevant documents and information I have received through my discussions with KCC employees and the Debtors’ professionals and consultants. If I were called upon to testify, I could and would testify competently to the facts set forth herein on that basis.

4. Acting as the Debtors’ claims and noticing agent, KCC serves notices and other mailings upon parties and/or their representatives at the direction of the Debtors and the Court. I understand that the Debtors have advised KCC that the full list of the Debtors’ customers, which includes information for over two million parties, is confidential and not made publicly available for privacy reasons (as Borrower information is included therein).

5. On or before May 24, 2012, at my direction and under my supervision, employees of KCC caused a true and accurate copy of the Notice of Chapter 11 Bankruptcy Cases, Meeting of Creditors, and Deadlines (attached hereto as Exhibit A) to be served upon **Kenneth Russo at 12230 Hondero Court, Granada Hills, CA 91344** via First Class U.S. Mail.

6. On or before October 5, 2012, at my direction and under my supervision, employees of KCC caused a true and accurate copy of the Notice of Deadlines for Filing Proofs of Claims (attached hereto as Exhibit B) to be served upon **Kenneth Russo at 12230 Hondero Court, Granada Hills, CA 91344** via First Class U.S. Mail.

¹ Capitalized terms used herein and not otherwise defined herein shall have the meanings ascribed to such terms in the Objection.

7. On or before September 7, 2012, at my direction and under my supervision, employees of KCC caused a true and accurate copy of the Bar Date Notice (attached hereto as Exhibit B) to be served in connection with **Paul Corrado v. Residential Funding Corp., GMAC Mrtg., LLC, et al. at Law Offices of Brian C. Andrews. 6950 Friars Road, Suite 200, San Diego, CA 92108** via First Class U.S. Mail.

8. On or before September 7, 2012, at my direction and under my supervision, employees of KCC caused a true and accurate copy of the Bar Date Notice (attached hereto as Exhibit B) to be served in connection with **Paul Corrado v. Residential Funding Corp., GMAC Mrtg., LLC, et al. at The Bridi Law Firm, 16000 Ventura Blvd Ste 500, Encino, CA 91436** via First Class U.S. Mail.

9. In accordance with KCC's standard procedure, each of the foregoing documents was securely enclosed in postage prepaid envelopes and delivered to an office of the United States Postal Service for delivery by First Class U.S. Mail. The envelopes were clearly marked with KCC's return address.

10. As of the date of this Declaration, the foregoing mailings identified in paragraphs 5, 6, and 7 have not been returned to KCC as undeliverable.

11. As of the date of this Declaration, the foregoing mailing identified in paragraph 8, the Bar Date Notice mailed to The Bridi Law Firm, has been returned to KCC as undeliverable.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct.

Dated: October 7, 2013

/s/ P. Joseph Morrow IV
P. Joseph Morrow IV